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	Filing Date	2001-06-28	
	First Named Inventor	William C. Kitchen	
	Art Unit	3696	
	Examiner Name	Clement B. Graham	
	Attorney Docket Number	23952-0037	

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1	COHEN, JACKIE. "Electronic Bill Presentment: The Killer App?" Bank Technology News, Sept. 1997, vol. 10, iss. 9, p.25 (4 pgs.)	<input type="checkbox"/>
2	ORENSTEIN, ALISON F. "CoreStates Bank Links Bill Payment Chain." Bank Systems and Technology, New York, Nov. 1997, vol. 34, iss. 11, p.36 (1 pg.)	<input type="checkbox"/>
3	RICHARDS, HEIDI. "New Electronic Payment Technologies: A Look at Security Issues." Journal of Retail Banking Services, New York, Autumn 1997, vol. 19, iss. 3, p.41 (6 pgs.)	<input type="checkbox"/>
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